Top 100 Earners Among Banks and Bank Holding Companies(a)

Listed in order of 1982 income after taxes but before securities gains or losses

Compiled by American Banker and copyrighted 1983

Earnings Rank 1982(a)	Bank Holding Company	Income Before Securities Gains (Losses) (b) 1982	1981(f)	Rank 1981(a)	Gain in Rank	Net Income (e) 1982	1981(f)	Profitability Ratio R.O.A. 1982	R.O.A. 1981	R.O.E. 1982	R.O.E. 1981
1	Citicorp, New York (c)	747,000,000	555,000,000	1		723,000,000	531,000,000	0.61	0.48	16.40	13.70
2	J.P. Morgan & Co., Inc., New York (c)	441,700,000	374,466,000	4	+ 2	349,200,000	347,652,000	0.78	0.72	17.40	16.40
3	BankAmerica Corp., San Francisco (d)	388,771,000	445,383,000	2		451,474,000	445,443,000	0.32	0.39	9.20	11.20
4	Chase Manhattan Corp., New York (c)	332,495,000	443,901,000	3		307,483,000	412,150,000	0.43	0.59	10.60	17.20
5	Manufacturers Hanover Corp., New York (c)	296,318,000	256,506,000	6	+ 1	294,925,000	252,117,000	0.50	0.48	13.51	14.30
6	Chemical New York Corp. (c)	269,103,000	215,231,000	8	+ 2	240,560,000	215,039,000	0.60	0.51	15.31	15.40
7	Security Pacific Corp., Los Angeles (d)	234,132,000	207,173,000	9	+ 2	234,314,000	206,446,000	0.67	0.68	16.80	16.70
8	Bankers Trust New York Corp.(c)	228,525,000*	192,158,000	10	+ 2	239,034,000	187,980,000	0.61	0.57	15.78	15.52
9	First Interstate Bancorp., Los Angeles (c)	228,415,341	246,485,867	7		221,241,810	236,112,961	0.60	0.73	13.55	16.51
10	InterFirst Corp., Dallas (c)	222,948,000	171,749,000	11	+ 1	206,820,000	146,712,000	1.17	1.17	21.50	21.60
11	Texas Commerce Bancshares, Inc., Houston (c)	170,000,000	140,903,000	12	+ 1	170,000,000	137,511,000	1.15	1.20	21.32	21.54
12	RepublicBank Corp., Dallas (c)	156,689,000	123,609,000	17	+ 5	143,831,000	120,037,000	0.98	0.96	18.60	18.40
13	First Chicago Corp. (d)	144,019,000	122,144,000	18	+ 5	136,785,000	118,709,000	0.41	0.40	10.73	9.91
14	Mellon National Corp., Pittsburgh (d)	142,700,000	126,000,000	14		134,372,000	115,500,000	0.73	0.75	14.02	13.51
15	Wells Fargo & Co., San Francisco (d)	141,760,000	125,936,000	15		138,638,000	123,988,000	0.57	0.52	13.39	13.06
16	First City Bancorporation of Texas, Inc., Houston (c)	132,887,000	133,132,000	13		120,251,000	128,961,000	0.96	1.17	16.43	20.30
17	First National Boston Corp. (c)	129,141,000	118,262,000	19	+ 2	124,401,000	118,616,000	0.74	0.74	15.26	15.26
18	First Bank System, Inc., Minneapolis (c)	115,890,000	107,132,000	20	+ 2	114,714,000	96,780,000	0.73	0.76	13.20	13.10
19	Northwest Bancorporation, Minneapolis (c)	114,133,000	125,138,000	16		89,093,000	100,128,000	0.73	0.89	11.99	15.10
20	Mercantile Texas Corp., Dallas (c)	103,329,000	66,820,000	26	+ 6	101,998,000	62,974,000	1.16	1.14	20.19	20.41
21	Marine Midland Banks, Inc., Buffalo, N.Y. (d)	88,384,000	87,251,000	22	+ 1	86,972,000	81,279,000	0.45	0.47	10.39	11.02
22	Allied Bancshares, Inc., Houston (c)	86,724,000	62,922,095	30	+ 8	82,348,000	62,916,964	1.64	1.71	25.57	25.40
23	Continental Illinois Corp., Chicago (c)	84,376,000	260,315,000	5		77,887,000	254,623,000	0.18	0.59	4.90	16.10
24	Irving Bank Corp., New York (c)	82,603,000	97,088,000	21		81,014,000	97,012,000	0.43	0.53	12.18	15.90
25	Wachovia Corp., Winston-Salem, N.C. (d)	77,746,000	66,209,000	27	+ 2	53,432,000	51,842,000	1.20	1.17	18.90	17.53
26	NBD Bancorp., Inc., Detroit (c)	77,407,000	69,137,000	25		81,650,000	65,173,000	0.64	0.61	10.70	10.19
27	NCNB Corp., Charlotte, N.C. (d)	77,002,000	59,586,000	33	+ 6	76,140,000	66,517,000	0.91	0.82	16.05	15.50
28	Republic New York Corp. (d)	75,198,000	73,690,928	24		70,530,000	67,865,570	0.81	1.01	20.14	26.38
29	Bank of New York Co., Inc. (d)	74,332,263	58,019,000	34	+ 5	73,246,510	58,164,000	0.61	0.52	15.53	13.88
30	Pittsburgh National Corp. (d,m)	73,244,000	64,405,661	29		61,720,000	57,397,000	1.04	0.98	17.92	17.39
31	Crocker National Corp., San Francisco (d)	71,060,000	62,197,000	31		71,594,000	62,901,000	0.30	0.32	6.11	7.59
32	Southwest Bancshares, Inc., Houston (c)	67,282,000	43,834,000	41	+ 9	66,572,000	43,540,000	1.09	0.97	18.30	17.30
33	Barnett Banks of Florida, Inc., Jacksonville (c)	64,595,000	45,549,000	38	+ 5	56,770,000	41,181,000	1.05	1.00	17.53	16.69
34	Banc One Corp., Columbus, Ohio (c)	62,146,000	39,031,000	48	+14	57,521,000	38,583,000	1.38	1.27	18.95	17.68
35	Philadelphia National Corp. (c)	60,537,000	39,649,000	47	+12	56,658,000	35,679,000	0.96	0.65	16.32	11.56
36	Trust Company of Georgia, Atlanta (c)	57,225,000	49,266,000	37	+ 1	52,487,000	44,960,000	1.50	1.55	24.66	24.66
37	AmeriTrust Corp., Cleveland (d)	56,085,000	60,099,000	32		62,022,000	58,085,000	1.00	1.12	9.63	10.93
38	Southeast Banking Corp., Miami (d)	52,629,000	49,328,000	36		52,647,000	49,285,000	0.72	0.80	12.04	14.31
39	U.S. Bancorp., Portland, Ore. (c)	52,201,000	65,093,000	28		52,067,000	64,526,000	0.92	1.28	11.95	16.51
40	Citizens & Southern Georgia Corp., Atlanta (c)	51,483,000	45,237,000	39		50,037,000	43,544,000	0.98	0.96	16.82	16.87
41	Valley National Corp., Phoenix, Ariz. (d)	51,020,000	57,124,000	35		50,543,000	54,481,000	0.78	0.98	12.99	15.80
42	First Union Corp., Charlotte, N.C. (d)	50,035,000	41,827,000	45	+ 3	43,076,000	32,085,000	0.99	0.99	19.26	19.00
43	National City Corp., Cleveland (c)	46,679,000	43,685,000	42		43,601,000	40,010,000	0.81	0.85	12.11	11.84
44	First Security Corp., Salt Lake City, Utah (c)	44,454,000	43,554,000	43		53,804,000	40,745,000	1.08	1.18	14.42	15.78
45	United Virginia Bankshares Inc., Richmond (d)	44,366,000	38,764,000	50	+ 5	41,213,000	35,761,000	1.05	1.07	17.08	16.90
46	Norstar Bancorp, Inc., Albany, N.Y. (c)	43,740,000	30,642,907	65	+19	44,404,000	31,113,915	1.27	1.32	15.99	13.90
47	Texas American Bankshares, Inc., Fort Worth (c)	43,661,000	40,895,000	46		42,521,000	38,748,000	1.02	1.19	16.38	17.63
48	Provident National Corp., Philadelphia (c,m)	43,629,000	36,797,000	55	+ 7	43,926,000	39,507,000	1.28	1.28	16.98	16.22
49	First Atlanta Corp. (c)	43,319,000	36,023,000	56	+ 7	38,393,000	33,116,000	1.13	1.10	19.86	18.88
50	Mercantile Bancorporation, Inc., St. Louis, Mo. (c)	42,777,000	42,336,000	44		41,704,000	42,420,000	0.85	0.96	14.53	16.25
51	Maryland National Corp., Baltimore (d)	42,180,000	38,926,000	49		40,636,000	37,813,000	0.96	1.01	15.09	15.80
52	Comerica, Detroit (c)	42,138,000	36,005,000	57	+ 5	35,690,000	30,348,000	0.66	0.63	11.83	11.01
53	Harris Bankcorp, Inc., Chicago (d)	40,106,000	33,442,000	60	+ 7	35,783,000	29,853,000	0.54	0.49	10.87	9.51
54	Fleet Financial Group, Inc., Providence, R.I. (d)	39,540,000	34,162,000	59	+ 5	39,037,000	32,750,000	1.00	1.00	18.52	18.09
55	Rainier Bancorporation, Seattle (d)	39,194,000	44,096,000	40		39,183,000	43,866,000	0.89	0.85	11.42	14.10
56	Midlantic Banks, Inc., Edison, N.J. (c)	39,128,000	33,119,000	61	+ 5	38,814,000	31,826,000	0.99	0.96	16.95	16.06
57	Sun Banks of Florida, Inc., Orlando (c)	38,724,000	29,139,000	75	+18	34,231,000	26,904,000	0.89	0.84	14.90	13.80
58	Whitney Holding Corp., New Orleans, La. (d)	38,200,302	31,347,329	64	+ 6	38,200,302	31,347,329	1.89	1.73	20.38	18.55
59	State Street Boston Corp.(c)	36,128,000*	28,064,000	78	+19	34,630,000	26,242,000	1.02	0.92	20.20	18.40
60	Bank of New England Corp., Boston (c)	35,417,000	34,925,000	58		35,679,000	33,707,000	0.74	0.85	16.77	18.53
61	Shawmut Corp., Boston (c)	35,393,000	24,387,000	92	+31	34,081,000	22,149,000	0.71	0.68	13.69	13.21
62	First National State Bancorporation, Newark, N.J. (c)	34,899,000	30,628,000	66	+ 4	34,958,000	30,019,000	0.84	0.79	15.77	15.23
63	Northern Trust Corp., Chicago (d)	33,618,000	28,112,000	53		32,519,000	35,155,000	0.51	0.62	10.23	12.50
64	First Alabama Bancshares, Inc., Montgomery (c)	33,347,000	30,242,000	68	+ 4	33,379,000	29,941,000	1.23	1.45	13.69	17.12
65	Virginia National Bankshares, Inc., Norfolk (c)	33,258,000	29,163,000	74	+ 9	31,397,000	27,561,000	0.99	1.05	17.39	17.31
66	BayBanks, Inc., Boston (c)	33,139,000	30,223,000	70	+ 4	33,235,000	30,374,000	0.94	0.93	14.76	15.10
67	CBT Corp., Hartford, Conn. (d)	31,916,000	27,226,000	80	+13	31,016,000	25,858,000	0.90	0.89	17.23	17.06
68	AmSouth Bancorporation, Birmingham, Ala. (c)	31,883,000	29,642,000	72	+ 4	31,900,000	29,678,000	1.07	1.08	13.83	14.30
69	Commerce Bancshares, Inc., Kansas City, Mo. (c)	31,381,000	30,234,000	69		31,477,000	10,454,000	1.03	1.10	13.54	13.91
70	First Tennessee National Corp., Memphis (c)	31,150,000	26,867,000	82	+12	26,785,000	25,234,000	0.94	0.91	15.23	14.34
71	Union Bancorp, Los Angeles (d,g,k)	30,981,000	29,368,000	73	+ 2	30,981,000	29,368,000	0.44	0.43	9.14	9.01
72	Bancorp Hawaii, Inc., Honolulu (d)	30,866,000	25,889,000	84	+12	29,866,000	25,879,000	1.10	1.08	17.90	17.37
73	American Security Corp., Washington, D.C. (d)	30,100,000	27,133,000	81	+ 8	28,664,000	26,084,000	0.98	1.00	15.28	15.33
74	First Wisconsin Corp., Milwaukee (c)	29,877,000	28,156,000	77	+ 3	29,119,000	28,156,000	0.63	0.62	12.59	12.94
75	Society Corp., Cleveland (c)	29,435,000	25,084,000	87	+12	26,754,000	22,744,000	0.73	0.69	12.50	11.29
76	First & Merchants Corp., Richmond (d)	29,336,000	20,302,000	111	+36	25,135,000	19,380,000	1.01	0.88	17.00	14.50
77	Huntington Bancshares, Inc., Columbus, Ohio (c)	29,232,000	27,273,000	79	+ 2	29,297,000	26,381,000	0.80	0.94	14.81	15.40
78	European American Bancorp, New York (d)	28,913,000	32,449,000	63		30,422,000	33,287,000	0.34	0.39	8.39	10.11
79	Fidelcor, Inc., Philadelphia (d)	28,493,000	26,359,000	83	+ 4	28,263,000	29,833,000	0.77	0.84	14.43	15.37
80	United Missouri Bancshares, Inc., Kansas City, Mo. (c)	28,296,000	24,388,000	91	+11	29,187,000	23,522,000	1.22	1.20	18.25	18.70
81	Lincoln First Banks, Inc., Rochester, N.Y. (d)	28,226,000	20,188,000	115	+34	24,022,000	17,950,000	0.78	0.59	14.32	10.98
82	Banco Popular de Puerto Rico, San Juan	28,095,111	23,733,696	97	+15	26,677,462	23,751,565	1.01	0.90	18.90	18.47
83	Third National Corp., Nashville, Tenn. (c)	27,200,000	16,497,000	137	+54	27,023,000	15,701,000	0.93	0.84	14.58	13.65
84	Continental Bancorp, Inc., Philadelphia (j)	27,188,000	24,063,000	96	+12	25,752,000	22,716,000	1.26	1.24	18.70	18.41
85	Flagship Banks, Inc., Miami (c)	27,179,000	24,607,000	90	+ 5	24,519,000	22,895,000	0.94	1.01	13.90	15.18
86	Cullen/Frost Bankers, Inc., San Antonio, Tex. (c)	26,722,000	21,820,808	103	+17	26,122,000	18,916,262	0.98	1.00	16.70	17.54
87	Citizens Fidelity Corp., Louisville, Ky. (d)	26,628,000	22,476,000	100	+13	25,051,000	22,235,000	1.25	1.21	16.10	17.75
88	First Kentucky National Corp., Louisville (c)	26,408,000	24,215,000	94	+ 6	25,597,000	21,108,000	1.02	1.13	15.15	15.05
89	BancOhio Corp., Columbus (c)	26,353,000	33,051,000	62		22,198,000	27,422,000	0.48	0.65	8.16	10.80
90	Fifth Third Bancorp, Cincinnati (c)	26,304,000	23,651,000	96	+ 8	26,595,000	23,242,000	1.75	1.91	17.52	17.62
91	Marshall & Ilsley Corp., Milwaukee, Wis. (c)	26,132,000	22,306,000	101	+ 9	26,290,000	20,229,000	1.00	0.93	15.22	14.25
92	Key Banks, Inc., Albany, N.Y. (c)	25,922,000	22,003,000	102	+10	25,929,000	20,590,000	1.02	0.90	13.49	12.29
93	First Florida Banks, Inc., Tampa (c)	25,645,000	19,286,000	122	+29	25,311,000	19,321,000	1.10	1.02	17.78	16.65
94	Mercantile Bankshares Corp., Baltimore (c)	25,456,000	20,015,000	117	+23	24,897,000	19,768,000	1.60	1.50	15.60	14.20
95	American National Bank & Trust Co., Chicago(h)	25,424,000	25,099,000	86		28,022,000	25,120,000	0.99	1.00	17.28	17.14
96	Atlantic Bancorporation, Jacksonville, Fla. (c)	25,201,000	20,768,000	108	+12	21,268,000	17,786,000	1.03	1.02	15.73	14.07
97	First Maryland Bancorp., Baltimore (d)	25,040,000	24,117,633	95		23,981,000	23,821,000	0.79	0.90	14.49	15.75
98	First Virginia Banks, Inc., Falls Church (c)	25,008,000	18,915,982	123	+25	25,043,000	17,917,813	1.33	1.16	18.68	16.80
99	First National Cincinnati Corp. (c)	24,752,000	25,184,000	85		24,294,000	25,184,000	1.36	1.36	11.79	14.95
100	South Carolina National Corp., Columbia (d)	24,677,000	21,460,000	105	+ 5	16,720,000	21,478,000	1.31	1.29	16.69	15.80

(a)—Based on income before securities gains or losses. (b)—After taxes and minority interest, but before extraordinary items and preferred dividends. (c)—A multibank holding company. (d)—A one-bank holding company. (e)—After taxes, minority interest, security gains or losses and extraordinary items, but before preferred dividends. (f)—Data for 1981 are as reported in 1982, and may not be comparable with 1982 data because of mergers, changes in accounting principles, etc. (g)—A subsidiary of Standard Chartered Bank, Plc., London. (h)—A subsidiary of Walter E. Heller International Corp., Chicago. (i)—Affiliated with Bank of Tokyo, Ltd., Japan. (j)—Became one bank holding company in 1982. 1981 data is for bank. (k)—Income is for its subsidiary, Union Bank, Los Angeles. The amortization of "goodwill" significantly reduces the income of the holding company. (m)—Pittsburgh National Corp. and Provident National Corp. merged in Jan. 1983 to form PNC Financial Corp., Pittsburgh, which had pro forma net operating income of $115,745,000 for 1982. (r)—Based on revised data. Rank company would have had if revised data had been available. (R)—Revised. *—Includes (losses) from discontinued operations. *—Includes gain from the sale of its mortgage company subsidiary. *—Excludes after taxes gain on the sale of options to purchase its Boston headquarters. *—Excludes gain from sale of two banks and credit card business. *—R.O.A. is the return on average assets; R.O.E. is the return on average equity. The ratios are based on income before securities gains (losses).

Some Banking Companies Post Sizable Declines in Earnings, Survey Finds

Continued from page 1

100 grouping, and none was as large as Seafirst. Manufacturers National Corp., Detroit, was the largest dropout in 1981. It had ranked 67th in 1980 with $27.1 million in earnings. In 1981 its earnings fell to $6.3 million, and last year, excluding gains from its sale of Graham Mortgage Corp., Southfield, Mich., earnings rose to $12.2 million.

Last year, in addition to Seafirst, there were four other companies whose 1981 earnings were greater than Manufacturers National and who dropped out of the top 100 earners group in 1982. They were: Centerre Bancorp., St. Louis, whose earnings dropped to $23.2 million in 1982 to rank 104th from $38.8 million in 1981 when it ranked 51st; Girard Co., Philadelphia, whose 1982 earnings, excluding the $19.5 million gain from the sale of its headquarters building, fell to $12.4 million from $38.8 million in 1981, when it ranked 52d; Michigan National Corp., Bloomfield Hills, whose earnings fell to $3.3 million last year from $37.7 million in 1981 when it ranked 54th; and First Oklahoma Bancorp Inc., whose earnings fell to $20 million in 1982 to rank 126th from $30.5 million in 1981 when it ranked 67th.

A listing of the 11 banking companies dropping out of the top 100 earners group in 1982 appears in a table accompanying this story. In addition, the table shows the five companies reporting losses in 1981 and the eight companies reporting losses in 1982.

The largest drop in earnings of the top 100 companies in both 1981 and 1982 was posted by Continental Illinois Corp., Chicago. Its earnings fell 68% from $260 million in 1981, when it ranked fifth in earnings, to $84.4 million in 1982, when it ranked 23d.

Among the 10 largest earners, fourth-ranked Chase Manhattan Corp.'s earnings fell 25%, and BankAmerica Corp.'s earnings were down 24%.

Other significant drops in income last year were reported by 39th-ranked U.S. Bancorp., Portland, Ore., and 89th-ranked BancOhio Corp., Columbus, each down 20%; 24th-ranked Irving Bank Corp., New York, down 15%; 63d-ranked Northern Trust Corp., Chicago, down 12%. The following were each down 11%: 41st-ranked Valley National Corp., Phoenix, 55th-ranked Rainier Bancorp., Seattle, and 78th-ranked European American Bancorp., New York City.

Of the five companies with losses in 1981, three had earnings in 1982. They are Equimark Corp., Pittsburgh; Centran Corp., Cleveland; and Old Stone Corp., Providence, R.I.

However, the losses of the other two companies became worse in 1982. First Pennsylvania Corp., Philadelphia, had losses of $18.8 million in 1982, compared with losses of $5.2 million in 1981. And Citizens Banking Corp., Flint, Mich., had losses of $3.3 million in 1982, compared with losses of $0.5 million in 1981.

Among the eight firms with losses in 1982, Seafirst sustained the highest losses. It was followed by Colonial Bancorp. Inc., Waterbury, Conn., with $20 million in losses, First Pennsylvania, with losses of $18.8 million, and Old National Bancorp., Spokane, Wash., with $14.6 million in losses.

The Top Five Earners

As reported by the American Banker on Jan. 24, Citicorp, New York, maintained its ranking as the top earner in banking for the second

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Pa. Brokerage Offers Performance Account

PHILADELPHIA — Janney Montgomery Scott Inc. said it is the first regional brokerage house to sign up with Reserve Management Co., New York, to offer the new Reserve Cash Performance Account to its customers.

Janney Montgomery is a subsidiary of Penn Mutual Life Insurance Co. here and has more than 400 registered representatives. By that measure, it is the largest Pennsylvania brokerage house. It has 26 offices in Pennslyvania, New York, New Jersey, Connecticut, and Rhode Island.

The account offers Reserve Management's new U.S. Govenent Securities Money Fund, Mellon Bank's Mastercard and Visa card, a line of unsecured credit and overdraft protection of up to $5,000 from Mellon, $150,000 worth of travel insurance at no extra cost, and unlimited checking. The annual fee is $50, and the minimum initial investment is $10,000.

International Group to Begin Wooing Members

ZURICH — The Institute for International Banking wound up its meeting here last week and will begin soliciting memberships from all international lenders.

The institute, which grew out of meetings of international bankers held near London's Ditchley Park, was formed so banks and other lenders can exchange information on international borrowers. It will have its headquarters in Washington, D.C.

Two Belgian banks joined the group, bringing the membership to 37. The new members are Banque Bruxelles Lambert SA and Kredietbank NV.

The next meeting of the institute is planned for Tokyo in June, and at that time the group plans to name a director. William S. Ogden, who recently resigned as vice chairman of Chase Manhattan Corp., has been active in forming the institute and is considered a likely candidate for the director's post. But Mr. Ogden has repeatedly said the position should go to a banker who is not from the U.S. ■

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Earners . . .

Continued from page 13

consecutive year. It posted the largest increase in income before securities transactions — 34.6% — among the 10 largest banks.

J.P. Morgan, New York, advanced two places to second, surpassing BankAmerica Corp., San Francisco, in third position, and Chase Manhattan Corp., New York, in fourth position. Morgan posted an 18% increase in its earnings, to move to its highest ranking since the American Banker began its earnings tabulations in 1968.

BankAmerica had earnings of $419.6 million, down 5.8% from yearend 1981. And Chase was down 25.1%, to $332.5 million.

Manufacturers Hanover Corp., New York, was up one place, to fifth. It improved its earnings by 15.5%, to $296.3 million.

Other Major Survey Findings

The earnings of the top 100 banking firms rose by only 6.7% last year, the smallest gain since 1976, when earnings for the top 100 rose 4%. In 1981, earning of the top 100 were up 9.5%.

The American Banker survey is based on net operating income — income after taxes, loan-loss provisions, and minority interest, but before securities gains or losses, extraordinary items, and preferred dividends.

The American Banker excludes from net operating income, whenever possible, nonrecurring items such as the sale of buildings and subsidiaries. Approximately the top 300 banking firms — both domestic bank holding companies and banks not controlled by holding companies — are surveyed to derive the listing of the top 100 earners.

To avoid double counting, the banking subsidiaries of holding companies are excluded from the tabulation if their parents are listed.

For the third consecutive year, the listing of the top 100 earners includes a two-year comparison of the return on average assets and the return on average equity capital for each company. These ratios are based on net operating income and, in most cases, are calculated by the banks and reported by them to the American Banker.

Banking Companies Dropped from Top 100 Earners in 1982

In Order of 1981 Earnings Rank (Dollar Figures in Thousands)

1981 Rank		Net Operating Income (In Thousands of Dollars) 1982	1981	% Chg.	1982 Rank	Reason for Decline
23	Seafirst Corp.	(90,194)	78,515	- 215	...	Massive loan-loss provision due to Penn Square and energy-related loans
51	Centerre Bancorp	23,195	38,761	- 40	104	Increased loan-loss provision
52	Girard Co.[1]	12,380	38,661	- 68	177	Increased loan-loss provision
54	Michigan National Corp.	3,338	37,705	- 91	...	Increased loan-loss provision related to Penn Square Bank
67	First Oklahoma Bancorp	20,002	30,487	- 34	126	Increased loan-loss provision due to problem energy loans
71	IntraWest Financial Corp.	(10,839)	29,955	- 136	...	Increased loan-loss provilon
76	United Banks of Colorado	23,873	28,633	- 17	103	Increased loan-loss provision
88	Fidelity Union Bancorp.	12,596	24,877	- 51	175	Lower net interest income, a loss in 1982 related to a long-standing equity involvement and higher income taxes
89	First United Bancorp.	17,180	24,733	- 31	136	Increased loan-loss provision due to rise in nonperforming real estate and energy loans
93	Riggs National Corp.	21,407	24,350	- 12	113	Loss on sale of receivabies
99	Dominion Bankshares Corp.	22,490	22,712	- 1	107	Narrowed margin and sluggish loan demand

[1] Earnings for 1982 exclude $19.5 million gain from sale of headquarters building.

The three top firms in return on average assets are: Whitney Holding Corp., New Orleans, with 1.89%; Fifth Third Bancorp., Cincinnati, with 1.75%; and Allied Bancshares Inc., Houston, with 1.64%. These were also the top three firms in return on assets in 1981, but Whitney surpassed Fifth Third as the top bank in return on assets in 1982.

The three lowest returns on average assets were reported by Crocker National Corp. with 0.30%; BankAmerica Corp. with 0.32%; and European American Bancorp with 0.34%. These were the same three firms with the lowest return on assets in 1981.

The three top banks in return on average equity are: Allied Bancshares Inc., Houston, with 25.57%; Trust Co. of Georgia, Atlanta, with 24.66%; and InterFirst Corp., Dallas, with 21.50%.

The three lowest returns on average equity were posted by Continental Illinois Corp. with 4.90%; Crocker National Corp. with 6.11%; and BancOhio Corp., Columbus, with 8.16%.

Largest Gainers

Sixty-seven companies among the top 100 earners posted gains in rank last year. This compares with 45 in the previous year.

The largest gain in rank was scored by Third National Corp., Nashville, Tenn., which rose 54 places to 83d. The corporation acquired Ancorp Bancshares Inc., Chattanooga, at yearend.

First & Merchants Corp., Richmond, was up 35 places to 76th; Lincoln First Banks Inc., Rochester, N.Y., was up 34 places to 81st; and Shawmut Corp., Boston, rose 31 places to 61st. Virginia Banks Inc., Falls Church, moved up 25 places to 98th; and Mercantile Bankshares Corp., Baltimore, rose 23 places to 94th.

In terms of percentage increases in income, the largest gainer was Third National Corp., Nashville, whose income rose 65% in 1982, compared with 1981 income that was not restated for its yearend 1982 merger.

Banc One Corp., Columbus, Ohio, had a 59% increase in earnings to rank 34th in earnings in 1982; 20th-ranked Mercantile Texas Corp., Dallas, had a 55% income gain; the earnings of 32d-ranked Southwest Bancshares Inc., Houston, were up 54%; and 35th-ranked Philadelphia National Corp. had a 53% gain in earnings. ■

Casco Bank & Trust Reorganizes Divisions

PORTLAND, Me. — Several major organizational changes has been made at Casco Bank & Trust Co., with the bank's principal divisions realigned under four executive vice presidents.

In addition, the bank promoted thirteen officers to the post of senior vice prresidents.

Casco's personal banking and trust services are now consolidated under the leadership of Frank H. Parker, executive vice president, with the follwing serving as senior vice presidents: B. Terence Goodwin, marketing & communications; Paul J. White, trust services; Edward M. William, personal banking services; and Kendall E. Reed, branch management.

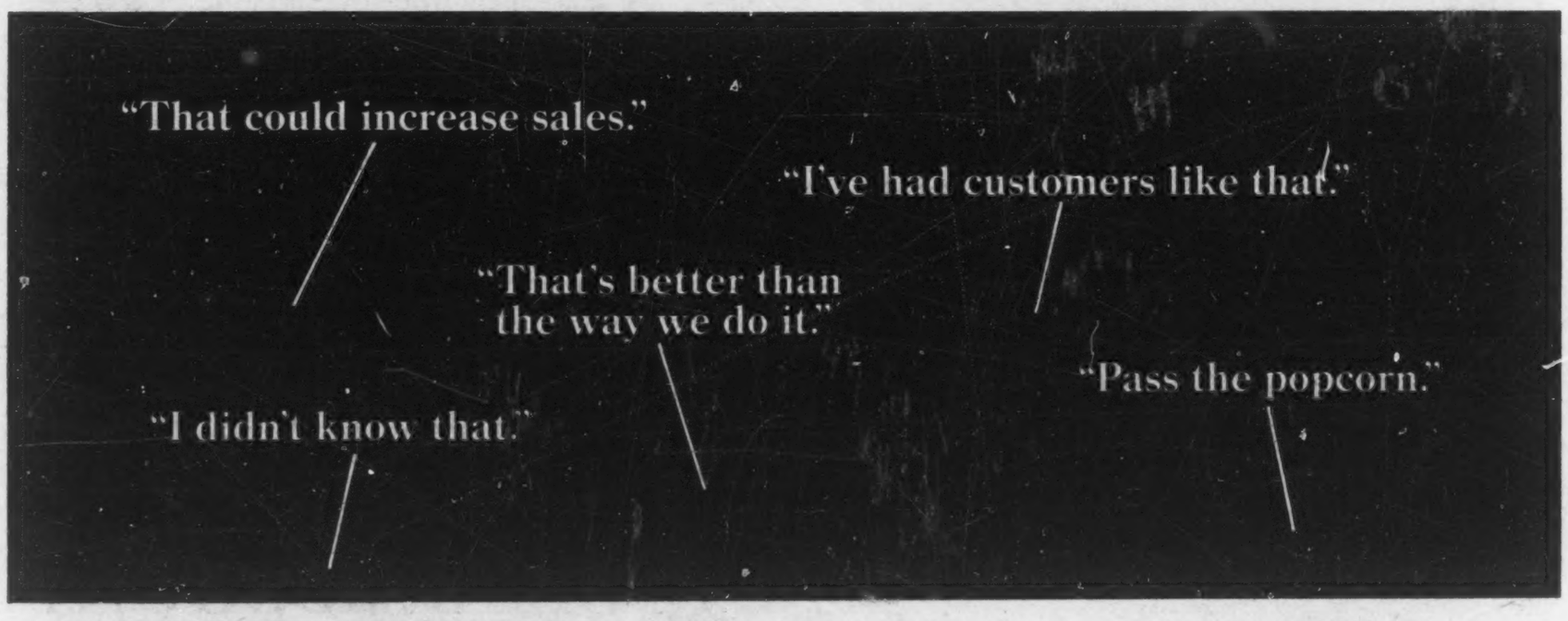
Commercial banking services are headed by executive vice president Bruce U. Munger, and include senior vice presidents Dana F. Cary, commercial banking support services; Denion Gallaudet, lending & development; Edward J. McComb, money management; Paul R. McConnell, commercial lending & development; L. Richard Murray, commercial real estate & business services; and Richard A. McNaughton, municipal lending & development.

John L. Donovan is the executive vice president in charge of internal services, and the senior vice presidents in his area are: George N. Cemodanovs, controller; J. Scott Foster, data processing & operations; and Richard H. Hayden, corporate counsel.

Carleton L. Bradbury, who was named executive vice president, with major responsibility for personnel functions, headed by vice president Edward J. Mulkern. Mr. Bradbury and will also conduct a reorganization of the bank's mortgage policies as part of his duties.

In announcing the changes, Casco Bank president John M. Daigle explained that they were being made in recognition of the realities of a deregulated environment, as well as the needs of a maturing organization.

"We've come a long way as a bank since we were incorporated 50 years ago," said Mr. Daigle. "Not only have we grown into a major banking organization that now serves a large portion of the state, we also are dealing with a more complex array of banking products in a highly competitive environment. We beleive our new corporate structure is a better reflection of how our team is organized, with the flow of responsibilities more clearly defined." ■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"That's better than the way we do it."
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"I didn't know that."

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Banking Companies With 1981 Losses

In Order of Losses (Thousands of Dollars)

	Earnings (Losses)	
	1981	1982
Equimark Corp., Pittsburgh	(46,872)	4,456
Centran Corp., Clevaland	(12,081)	12,149
Old Stone Corp., Providence, R.I.	(7,758)	14,174
First Pennsylvania Corp., Philadelphia	(5,227)	(18,755)
Citizens Banking Corp., Flint, Mich.	(532)	(3,320)

Banking Companies With 1982 Losses

In Order of Losses (Thousands of Dollars)

	Earnings (Losses)	
	1982	1981
Seafirst Corp., Seattle	(90,194)	78,515
Colonial Bancorp. Inc., Waterbury Conn.	(19,987)	8,300
First Pennsylvania Corp., Philadelphia	(18,755)	(5,227)
Old National Bancorp., Spokane, Wash.	(14,569)	10,142
Hibernia Bancshares Corp., San Francisco	(14,315)	N.A.
IntraWest Financial Corp., Denver	(10,859)	29,955
Citizens Banking Corp., Flint, Mich.	(3,320)	(532)
Lloyds First Western Corp., Wilmington, Del.	(2,382)	3,541

To Our Readers

American Banker would appreciate your comments on the Top 100 Bank Earners statistical tables in today's issue. Please answer the following questions and return the questionnaire to L. Michael Cacace, American Banker, One State Street Plaza, New York, N.Y. 10004.

Title of Table_____ **Date**_____

1a. How useful is this tabulation to you?

____ (A) Very Useful ____ (B) Quite Useful

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5. Who else in your company, by title, would find this tabulation useful?

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Company_____ **Phone**_____

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Performance . . .

Continued from page 2

year to date. Over this period, they have risen 13.1%, compared with an 8.8% jump in the S&P 400.

Money center bank stocks have outperformed the regionals both during the latest four weeks and the year. Money-center banks have risen 9.6% and 15.4% in the two periods, respectively, compared with increases of 5.2% and 10.8% at the regionals.

Of the 75 bank issues followed weekly by Salomon Brothers, 48 gained, 20 declined, and seven were unchanged.

The largest gain was a 3¾ point increase at Northern Trust Corp. of Chicago to 53.

The largest decline was at Republic-Bank Corp. of Dallas, which dropped 2¾ points to 31¼.

Texas bank stocks, once analysts' favorites because of their earnings performance and the state's solid economy, have fallen into disfavor. Problems in the energy sector related to the decline in oil prices are a major reason.

In the latest week, three large Texas bank holding companies — Republic-Bank Corp., InterFirst Corp., and Southwest Bancshares Inc. — all showed declines of 1½ points or more.

Cap Actions . . .

Continued from page 2

ment that it will acquire a controlling interest in the $46 million-asset Farmers State Bank of Madisonville and complete its acquisition of the common stock Marlin Bancshares that it does not already own.

Managing underwriters for the offering were Eppler, Guerin & Turner Inc., Dallas, and Edward D. Jones & Co., St. Louis.

Duff & Phelps has lowered its rating on the notes and debentures of **U.S. Bancorp.**, Portland, Ore., to D&P-2 from D&P-1.

The Chicago rating agency said the lower rating reflected a sharp increase in problem loans over the past year and pointed out that U.S. Bancorp.'s nonperforming assets climbed to 6.18% of total loans at the end of last year from 2.20% at yearend 1981.

—**John P. Forde**

American Banker classifieds must work — they are growing faster each week.

Mergers, Acquisitions

General Bancshares Corp. of St. Louis has received approval from the Federal Reserve Bank of St. Louis to acquire **First National Bank of Benld,** Ill.

Under Illinois' Multibank Holding Company Act of 1982, the $1.5 billion-asset General Bancshares was the only out-of-state bank holding company allowed to acquire banks in Illinois.

Acquisition of the $22.6 million-asset First National of Benld is part of a plan by General Bancshares to increase Illinois operations. The company hopes to have $1 billion in assets in Illinois by yearend.

Financial General recently dropped a suit against five small Kansas City bank holding companies controlled by Frank S. Morgan. The suit had charged that the companies were trying illegally to gain control of Financial General.

Under a previous agreement, the companies were to exchange their 22.8% share of General Bancshares for Traders Bank of Kansas City, a subsidiary of the St. Louis holding company. That deal was terminated.

In the latest accord, the five companies agreed to sell their General Bancshares stock back to the St. Louis company and litigation was dropped.

Fed Names 7 to Thrift Council

WASHINGTON — The Federal Reserve Board appointed seven new members of its Thrift Institutions Advisory Council and designated Harry W. Albright, president of the Dime Savings Bank, New York, as president of the council for the current year.

Thomas R. Bomar, president of AmeriFirst Federal Savings & Loan Association of Miami, Fla., has been designated vice president of the council.

The council is an advisory group made up of 10 representatives from nonbank depository thrift institutions.

James A. Aliber, chairman and chief executive officer of First Federal Savings & Loan Association, Detroit,; Gene R. Artemenko, president of United Airlines Employees' Credit Union, Chicago; John R. Eppinger, president and chief executive officer of MainLine Federal Savings & Loan Association, Villanova, Pa.; Norman M. Jones, president of Metropolitan Federal Savings & Loan Association, Fargo, N.D.; Robert R. Masterson, president of the Maine Savings Bank, Portland, Maine; and Fred A. Parker, president of Heritage Federal Savings and Loan Association, Monroe, N.C.

Those reappointed to the council, in addition to Mr. Albright, are: Mary A. Grigsby, chairman and chief executive officer of Houston First American Savings Association, Houston; and James F. Montgomery, chairman of the board of Great Western Financial Corp., Beverly Hills, Calif. ■

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American Banker

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Politics Factor In Citi Bid for Rapid City Bank

By RICHARD RINGER

CHICAGO — Geography and politics were major factors behind Citicorp's selection of American State Bank of Rapid City, S.D., to be its presumed springboard for getting into the insurance business under a new South Dakota law, according to industry sources.

Now that Gov. William Janklow has got in place his plan of attracting jobs and investment to South Dakota by luring banks to locate in the state, he wants "to spread the opportunities around," one banking source said.

"It makes a lot of political sense to distribute the benefits to cities throughout South Dakota," the source said.

Added an analyst with a Rapid City securities firm, "If Citicorp had no real preference of where in the state it wanted to acquire a bank to set up an insurance subsidiary, I can see where the governor might encourage Citicorp

➳ American State: Page 39

Texas, Southeast Bank Firms Outpace Nation

By KENNETH J. HICKS

NEW YORK — A wave of mergers and acquisitions helped bank holding companies in Texas and the Southeast grow last year at double the national rate and more than four times as fast as those in the economically depressed Midwest.

This is among the findings of the American Banker's latest survey of the nation's largest bank holding companies, covering data as of Dec. 31, 1982. The survey has been expanded to the 200 largest companies from the 100 included in previous years.

Two keys to asset growth last year were active acquisition programs and location in regions not hard hit by the recession. Companies which met either or both of these conditions showed considerably higher asset gains than the 11% average rise posted by all 200 companies in the survey.

The 23.1% gain of the southeastern holding companies led all regions. Their assets increased to $105.3 billion from $85.5 billion in 1981.

Texas bank holding companies showed a gain of 23.8% to $109.7 billion in assets from $88.6 billion. Although their merger activity slowed a bit from the torrid pace of 1981, they continued last year to acquire other banks at a fast clip.

Twelve Texas holding companies in the top 200 purchased 70 banks. As of Dec. 31, these holding companies controlled 370 banks, compared with 300 a year earlier.

Midwestern bank holding companies had the poorest overall performance, posting asset growth of 4.1%.

Big Gains in Southeast

Georgia bank holding companies, which advanced 27.8%, led the southeast region and finished second in the nation. In the region, they were followed by increases of 24.5% in North Carolina, 23.6% in Virginia, 22.9% in South Carolina, and 19.4% in Florida.

Holding companies in the Southwest — which includes Texas, New Mexico, Arizona, Colorado, and Utah — had an average gain of 21.9%.

➳ Holding Cos.: Page 38

Antifloat Bill Introduced in California

Newspaper Columnist's Campaign, Letters Prompt Action

By GEOFF BROUILLETTE

SAN FRANCISCO — A bill that would speed up customer access to deposited funds has been introduced in the California legislature by Assembly Speaker Willie L. Brown Jr. Mr. Brown said he was prompted to introduce the bill as a result of an antifloat campaign launched last month by a newspaper columnist.

Mr. Brown has received more than 5,000 letters because of articles written by San Francisco Examiner columnist Bill Mandel, who was angry over long delays in having out-of-state checks credited to his account.

A San Francisco Democrat, Mr. Brown is considered "the second most powerful" elected official in Sacramento, the state capital. The California Assembly is controlled by Democrats.

The bill would change the state's Uniform Commercial Code to require banks to make funds drawn on out-of-town banks or other local banks available to customers as soon as the bank receives credit for the money or within five banking days after the receipt of the final deposit.

In addition, it would alter a code provision which denies customers access to cash deposits until the next banking day. The bill would permit

➳ Float: Page 39

First Chicago Abolishing Its Trust Department

By DAVID O. TYSON

NEW YORK — The First National Bank of Chicago is effectively doing away with its trust department, distributing some functions among other divisions of the bank and spinning out its investment management group into a separate affiliate.

Insurer, 1st Chicago Offer Cash Plan, page 3.

Richard L. Thomas, president, said in a telephone interview that the bank's lawyers have not decided whether the affiliate will be a subsidiary of the bank or its holding company, First Chicago Corp.

➳ Restructure: Page 21

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Check-Carrying Jet Crashes
A small plane carrying checks from the west crashed Wednesday morning as it attempted to land. The pilot and copilot were killed 3

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The Top Bank Holding Companies

What exactly consititutes a bank? The Federal Reserve, the Comptroller of the Currency, and the Federal Deposit Insurance Corp. all say different things. E. Gerald Corrigan, president of the Federal Reserve Bank of Minneapolis, examines the issue in today's special section. And Dean Witter Reynolds Paul Kelly looks at the continued popularity of preferred stock. See page.....11

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The Top 200 Bank Holding Company Systems in the U.S.(a)

BY SIZE OF ASSETS DEC. 31, 1982, COMPARED WITH DEC. 31, 1981

Compiled by American Banker Copyright 1983

Rank 12/31/82	Bank Holding Company / Largest Controlled Bank in Deposits	Assets (b) 12/31/82 $	Assets (b) 12/31/81 (c) $	Rank 12/31/81	Gain	Deposits (b) 12/31/82 $	Deposits (b) 12/31/81 (c) $	Controlled Banks (i) 12/31/82 No. of Banks	Controlled Banks (i) 12/31/82 No. of Branches
1	Citicorp, New York Citibank NA, New York	129,997,000,000	119,232,000,000	2	+ 1	76,538,000,000	72,125,000,000	2	459
2	BankAmerica Corp., San Francisco Bank of America NT&SA, San Francisco	122,220,806,000	121,158,350,000	1		94,341,795,000	94,369,453,000	1	1,204
3	Chase Manhattan Corp., New York Chase Manhattan Bank NA, New York	80,862,903,000	76,837,507,000	3		56,857,847,000	58,585,662,000	2	214
4	Manufacturers Hanover Corp., New York Manufacturers Hanover Trust Co., New York	64,040,552,000	59,108,519,000	4		43,824,670,000	42,462,035,000	3	235
5	J.P. Morgan & Co., Inc., New York Morgan Guaranty Trust Co., New York	58,597,000,000	53,521,905,000	5		37,910,000,000	36,023,739,000	2	4
6	Chemical New York Corp. Chemical Bank, New York	48,274,842,000	44,916,933,000	7	+ 1	27,998,414,000	29,429,577,000	2	400
7	Continental Illinois Corp., Chicago Continental Illinois Nat'l Bank & Trust Co., Chicago	42,899,424,000	46,971,755,000	6		28,175,021,000	29,594,005,000	3	0
8	First Interstate Bancorp., Los Angeles First Interstate Bank of California, Los Angeles	40,884,295,988	36,982,090,847	8		30,542,067,142	27,407,173,871	22	936
9	Bankers Trust New York Corp. Bankers Trust Co., New York	40,427,059,000	34,213,010,000	9		24,492,559,000	23,345,022,000	3	79
10	Security Pacific Corp., Los Angeles Security Pacific National Bank, Los Angeles	36,991,034,000	32,999,000,000	11	+ 1	25,848,489,000	23,446,000,000	1	622
11	First Chicago Corp. First National Bank, Chicago	35,876,372,000	33,562,442,000	10		27,418,645,000	25,554,923,000	1	0
12	Crocker National Corp., San Francisco Crocker National Bank, San Francisco	24,938,759,000	22,494,462,000	13	+ 1	18,194,526,000	16,494,955,000	1	379
13	Wells Fargo & Co., San Francisco Wells Fargo Bank NA, San Francisco	24,814,047,000	23,219,189,000	12		18,179,790,000	17,371,147,000	1	394
14	InterFirst Corp., Dallas InterFirst Bank, Dallas	21,030,401,000	17,318,000,000	17	+ 3	14,405,426,000	12,559,000,000	51	0
15	Mellon National Corp., Pittsburgh Mellon Bank NA, Pittsburgh	20,294,405,000	18,448,000,000	15		12,328,322,000	11,838,000,000	1	113
16	Marine Midland Banks, Inc., Buffalo, N.Y. Marine Midland Bank NA, Buffalo	20,238,764,000	18,580,463,000	14		15,056,936,000	14,188,360,000	1	293
17	Irving Bank Corp., New York Irving Trust Co., New York	19,514,285,000	18,227,220,000	16		14,152,624,000	14,006,245,000	14	1
18	First National Boston Corp. First National Bank, Boston	18,267,397,000	16,809,052,000	18		11,674,496,000	11,019,908,000	11	164
19	Texas Commerce Bancshares, Inc., Houston Texas Commerce Bank NA, Houston	18,200,000,000	14,511,591,000	21	+ 2	13,200,000,000	10,528,654,000	58	0
20	Northwest Bancorporation, Minneapolis Northwestern National Bank, Minneapolis	17,584,679,000	15,141,380,000	19		11,971,229,000	11,386,218,000	86	1
21	RepublicBank Corp., Dallas RepublicBank Dallas	17,218,299,000	14,441,096,000	22	+ 1	11,941,666,000	10,086,276,000	35	0
22	First Bank System, Inc., Minneapolis First National Bank, Minneapolis	16,899,365,000	14,911,285,000	20		11,876,865,000	11,022,734,000	93	152
23	First City Bancorporation of Texas, Inc., Houston First City National Bank, Houston	16,567,101,000	14,291,097,000	23		13,354,883,000	10,859,113,000	60	0
24	Bank of New York Co., Inc. Bank of New York	12,723,562,000	11,462,995,000	25	+ 1	8,873,178,000	8,079,888,000	2	190
25	NBD Bancorp., Inc., Detroit National Bank of Detroit	12,406,937,000	12,144,873,000	24		8,579,731,000	8,655,694,000	17	202
26	NCNB Corp., Charlotte, N.C. NCNB National Bank of North Carolina, Charlotte	11,559,531,000	7,724,381,000	28	+ 2	7,921,593,000	5,223,402,000	4	335
27	Mercantile Texas Corp., Dallas Mercantile National Bank, Dallas	10,190,043,000	6,870,165,000	32	+ 5	7,332,166,000	4,720,714,000	26	0
28	Seafirst Corp., Seattle Seattle-First National Bank	10,028,452,000	10,747,100,000	26		8,175,039,000	8,149,026,000	1	1
29	Republic New York Corp. Republic National Bank, New York	9,280,172,000	7,706,891,000	29		6,769,870,000	5,250,941,150	1	31
30	European American Bancorp, New York European American Bank & Trust Co., New York	8,324,538,000	8,145,537,000	27		5,755,822,000	5,865,999,000	1	94
31	Union Bancorp, Los Angeles Union Bank, Los Angeles	7,689,789,000	6,895,365,000	...		5,131,784,000	N.A.	1	59
32	Pittsburgh National Corp. Pittsburgh National Bank	7,622,017,000	6,934,537,214	31		4,794,602,000	4,440,774,909	1	113
33	Comerica, Inc., Detroit Comerica Bank-Detroit	7,378,332,000	6,154,170,000	39	+ 6	5,872,282,000	4,785,581,000	17	193
34	Southeast Banking Corp., Miami Southeast Bank Na, Miami	7,274,000,000	6,453,271,000	33		5,521,000,000	4,969,919,000	1	131
35	Valley National Corp., Phoenix, Ariz. Valley National Bank, Phoenix	7,183,032,000	6,136,387,000	40	+ 5	5,512,684,000	5,027,252,000	1	223
36	Harris Bankcorp, Inc., Chicago Harris Trust & Savings Bank, Chicago	7,136,793,000	7,488,029,000	30		4,896,521,000	4,574,480,000	3	0
37	Barnett Banks of Florida, Inc., Jacksonville Barnett Bank of South Florida NA, Miami	6,932,141,000	5,504,347,000	45	+ 8	5,759,447,000	4,452,989,000	23	201
38	Southwest Bancshares, Inc., Houston Bank of the Southwest NA, Houston	6,926,581,000	5,253,324,000	50	+ 12	5,770,039,000	3,957,705,000	33	0
39	Wachovia Corp., Winston-Salem, N.C. Wachovia Bank & Trust Co. NA, Winston-Salem	6,916,367,000	6,265,890,000	35		4,933,250,000	4,487,701,000	1	198
40	National City Corp., Cleveland National City Bank, Cleveland	6,823,425,000	5,387,906,000	46	+ 6	4,487,730,000	3,437,895,000	13	157
41	Natwest Holdings Inc., New York(f) National Bank of North America, New York	6,807,340,000	5,969,291,000	...		5,218,623,000	4,725,764,000	1	156
42	Walter E. Heller International Corp., Chicago American National Bank & Trust Co., Chicago	6,647,218,000	6,256,699,000	36		2,279,843,000	2,083,569,000	1	0
43	Michigan National Corp., Bloomfield Hills Michigan National Bank, Detroit	6,504,137,000	6,228,956,000	38		5,543,929,000	5,108,647,000	26	365
44	Philadelphia National Corp. Philadelphia National Bank	6,301,254,000	6,297,071,000	34		4,171,725,000	4,402,599,000	2	68
45	Northern Trust Corp., Chicago Northern Trust Co., Chicago	6,252,733,000	6,237,616,000	37		4,369,083,000	4,314,383,000	1	0
46	First Union Corp., Charlotte, N.C. First Union National Bank, Charlotte	6,167,985,000	5,296,955,000	48	+ 2	3,672,977,000	3,260,594,000	1	204
47	Allied Bancshares, Inc., Houston Allied Bank of Texas, Houston	6,010,632,000	4,441,290,602	58	+ 11	4,971,057,000	3,599,714,600	44	0
48	Citizens & Southern Georgia Corp., Atlanta Citizens & Southern National Bank, Atlanta	6,004,578,000	4,914,519,000	53	+ 5	4,285,931,000	3,565,721,000	13	159
49	Rainier Bancorporation, Seattle Rainier National Bank, Seattle	5,864,656,000	5,819,372,000	41		4,260,405,000	4,318,239,000	1	136
50	BancOhio Corp., Columbus BancOhio National Bank, Columbus	5,822,355,000	5,511,428,000	44		4,495,170,000	4,157,275,000	2	268

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The Top 200 Bank Holding Company Systems in the U.S.(a)

BY SIZE OF ASSETS DEC. 31, 1982, COMPARED WITH DEC. 31, 1981

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Rank 12/31/82	Bank Holding Company Largest Controlled Bank in Deposits	Assets (b) 12/31/82 $	Assets (b) 12/31/81 (c) $	Rank 12/31/81	Gain	Deposits (b) 12/31/82 $	Deposits (b) 12/31/81 (c) $	Controlled Banks (i) 12/31/82 No. of Banks	Controlled Banks (i) 12/31/82 No. of Branches
51	U.S. Bancorp., Portland, Ore. United States National Bank of Oregon, Portland	5,756,309,000	5,655,994,000	42		4,077,298,000	3,933,681,000	7	1
52	AmeriTrust Corp., Cleveland AmeriTrust Co., Cleveland	5,753,475,000	5,529,552,000	43		4,160,356,000	4,079,226,000	1	124
53	Mercantile Bancorporation, Inc., St. Louis, Mo. Mercantile Trust Co. NA, St. Louis	5,691,332,000	5,137,847,000	52		3,713,055,000	3,506,832,000	33	0
54	First Pennsylvania Corp., Philadelphia First Pennsylvania Bank NA, Philadelphia	5,432,841,000	5,257,234,000	49		3,495,847,000	3,525,395,000	1	67
55	Shawmut Corp., Boston Shawmut Bank of Boston NA	5,375,529,000	3,983,226,000	65	+ 10	3,960,037,000	2,885,382,000	13	172
56	Manufacturers National Corp., Detroit Manufacturers National Bank, Detroit	5,284,228,000	5,224,631,000	51		4,078,436,000	4,056,521,000	9	141
57	Huntington Bancshares, Inc., Columbus, Ohio Huntington National Bank, Columbus	5,224,858,000	3,195,065,000	82	+ 25	3,955,039,000	2,358,675,000	5	176
58	Centerre Bancorp., St. Louis, Mo. Centerre Bank NA, St. Louis	5,122,499,000	5,334,777,000	47		3,494,341,000	3,537,043,000	22	0
59	CBT Corp., Hartford, Conn. Connecticut Bank & Trust Co., Hartford	5,069,859,000	3,575,964,000	73	+ 14	3,691,033,000	2,452,061,000	1	150
60	Bank of New England Corp., Boston Bank of New England NA, Boston	5,065,355,000	4,442,563,000	57		4,088,983,000	3,417,978,000	12	1
61	Maryland National Corp., Baltimore Maryland National Bank, Baltimore	5,055,299,000	4,500,650,000	56		2,925,972,000	3,159,110,000	2	196
62	Banc One Corp., Columbus, Ohio Bank One of Columbus NA	5,028,928,000	3,638,859,000	72	+ 10	3,895,585,000	2,874,238,000	23	204
63	Sun Banks of Florida, Inc., Orlando Sun Bank NA, Orlando	5,004,141,000	3,710,586,000	68	+ 5	4,095,263,000	3,157,595,000	16	163
64	First National State Bancorporation, Newark, N.J. First National State Bank, Newark	4,867,790,000	4,104,599,000	61		3,641,062,000	3,114,771,000	6	160
65	United Virginia Bankshares, Inc., Richmond United Virginia Bank, Richmond	4,847,711,000	3,925,577,000	66	+ 1	3,443,541,000	2,841,626,000	1	187
66	First Wisconsin Corp., Milwaukee First Wisconsin National Bank, Milwaukee	4,836,179,000	4,725,840,000	55		3,532,835,000	3,500,697,000	18	46
67	Girard Co., Philadelphia Girard Bank, Philadelphia	4,812,064,000	4,780,000,000	54		3,171,234,000	3,270,000,000	1	1
68	Texas American Bankshares, Inc., Fort Worth Texas American Bank/Fort Worth NA	4,717,155,000	4,043,000,000	63		3,662,469,000	3,072,000,000	22	0
69	First Security Corp., Salt Lake City, Utah First Security Bank of Utah NA, Ogden	4,608,987,000	4,161,330,000	60		3,319,124,000	2,999,783,000	4	157
70	Fleet Financial Group, Inc., Providence, R.I. Fleet National Bank, Providence	4,535,572,000	4,223,448,000	59		3,057,987,000	2,720,206,000	1	46
71	Trust Company of Georgia, Atlanta Trust Company Bank, Atlanta	4,510,559,000	3,459,903,000	77	+ 6	3,017,811,000	2,409,210,000	19	139
72	First Atlanta Corp. First National Bank, Atlanta	4,480,046,000	3,483,758,000	75	+ 3	3,046,141,000	2,442,791,000	3	89
73	Midlantic Banks, Inc., Edison, N.J. Midlantic National Bank, Newark	4,338,734,000	4,076,873,000	62		3,535,244,000	3,213,939,000	7	138
74	Hartford National Corp., Conn. Hartford National Bank & Trust Co.	4,127,897,000	2,825,698,000	95	+ 21	3,321,958,000	2,256,072,000	1	118
75	Fidelcor, Inc., Philadelphia Fidelity Bank, Philadelphia	4,114,849,000	3,659,236,000	70		3,018,953,000	2,691,565,000	1	67
76	Provident National Corp., Philadelphia Provident National Bank, Philadelphia	4,002,452,000	3,312,354,000	79	+ 3	2,606,736,000	2,196,685,000	2	68
77	State Street Boston Corp., Boston State Street Bank & Trust Co., Boston	3,914,980,000	3,388,066,000	78	+ 1	2,483,107,000	2,248,475,000	3	44
78	Society Corp., Cleveland Society National Bank, Cleveland	3,910,973,000	4,032,777,000	64		3,019,872,000	2,910,209,000	12	152
79	Lincoln First Banks, Inc., Rochester, N.Y. Lincoln First Bank NA, Rochester, N.Y.	3,891,904,000	3,545,914,000	74		3,014,516,000	2,644,087,000	1	139
80	Virginia National Bankshares, Inc., Norfolk Virginia National Bank, Norfolk	3,874,158,000	3,214,302,000	81	+ 1	3,107,331,000	2,486,980,000	1	196
81	BanCal Tri-State Corp., San Francisco Bank of California NA, San Francisco	3,839,364,000	3,923,501,000	67		2,728,006,000	2,452,860,000	1	44
82	First of America Bank Corp., Kalamazoo, Mich. City National Bank of Detroit	3,820,043,000	3,644,926,000	71		3,293,183,000	3,116,869,000	28	209
83	Riggs National Corp., Washington, D.C. Riggs National Bank, Washington, D.C.	3,718,248,000	3,667,792,000	69		3,056,436,000	3,002,705,000	1	1
84	BayBanks, Inc., Boston BayBank Middlesex, Burlington	3,709,662,000	3,462,024,000	76		3,167,614,000	2,866,098,000	10	203
85	Norstar Bancorp, Inc., Albany, N.Y. State Bank of Albany	3,652,951,000	2,561,755,512	105	+ 20	3,049,942,000	2,110,585,325	9	187
86	United Banks of Colorado, Inc., Denver United Bank of Denver NA	3,522,248,000	3,295,704,000	80		2,645,182,000	2,419,085,000	26	0
87	Florida National Banks of Florida, Jacksonville Florida National Bank of Jacksonville	3,498,496,000	2,616,473,000	103	+ 16	2,719,362,000	2,049,437,000	25	113
88	First Maryland Bancorp., Baltimore First National Bank, Baltimore	3,447,013,000	2,919,505,239	92	+ 4	2,299,433,000	2,132,747,104	2	144
89	Fidelity Union Bancorporation, Newark, N.J. Fidelity Union Bank, Newark	3,408,752,000	3,059,385,000	84		2,757,134,000	2,427,025,000	3	116
90	American Security Corp., Washington, D.C. American Security Bank NA, Washington, D.C.	3,406,894,000	3,046,150,000	85		2,568,657,000	2,367,383,000	1	34
91	First Tennessee National Corp., Memphis First Tennessee Bank NA, Memphis	3,392,116,000	3,148,108,000	83		2,512,240,000	2,336,081,000	14	115
92	Bank of Virginia Co., Richmond Bank of Virginia, Richmond	3,353,246,000	2,828,547,000	94	+ 2	2,530,131,000	2,029,767,000	3	123
93	Commerce Bancshares, Inc., Kansas City, Mo. Commerce Bank of Kansas City NA, Mo.	3,342,976,000	2,963,683,000	89		2,544,625,000	2,317,452,000	39	0
94	First Oklahoma Bancorp., Inc., Oklahoma City First National Bank & Trust Co., Oklahoma City	3,326,345,000	3,022,927,000	86		2,203,100,000	1,948,498,000	1	0
95	IntraWest Financial Corp., Denver IntraWest Bank of Denver NA	3,314,069,000	2,919,124,000	93		2,489,027,000	2,027,979,000	15	0
96	AmSouth Bancorporation, Birmingham, Ala. First National Bank, Birmingham	3,255,458,000	2,926,731,000	91		2,450,156,000	2,247,606,000	21	110
97	United Jersey Banks, Princeton, N.J. United Jersey Bank, Hackensack	3,232,127,000	2,813,567,000	96		2,590,795,000	2,120,351,000	8	118
98	Dominion Bankshares Corp., Roanoke, Va. First National Exchange Bank of Virginia, Roanoke	3,224,685,000	2,731,681,000	98		2,500,507,000	2,138,018,000	11	147
99	Equimark Corp., Pittsburgh Equibank, Pittsburgh	3,215,007,000	2,992,816,000	88		2,453,140,000	2,228,097,000	1	1
100	Third National Corp., Nashville, Tenn. Third National Bank, Nashville	3,134,560,000	2,048,883,000	130	+ 30	2,426,530,000	1,583,234,000	10	106

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Rank 12/31/82	Bank Holding Company / Largest Controlled Bank in Deposits	Assets (b) 12/31/82 $	Assets (b) 12/31/81 (c) $	Rank 12/31/81	Gain	Deposits (b) 12/31/82 $	Deposits (b) 12/31/81 (c) $	Controlled Banks (l) 12/31/82 No. of Banks	Controlled Banks (l) 12/31/82 No. of Branches
101	First Alabama Bancshares, Inc., Montgomery Merchants National Bank of Mobile	3,123,890,000	2,621,631,000	102	+ 1	2,431,921,000	2,169,148,000	24	126
102	Flagship Banks, Inc., Miami Flagship National Bank, Miami	3,094,966,092	2,575,165,000	104	+ 2	2,643,781,963	2,112,143,000	27	138
103	American Fletcher Corp., Indianapolis American Fletcher Nat'l Bank & Trust Co., Indianapolis	3,038,369,000	2,942,958,000	90		2,074,775,000	1,957,366,000	1	62
104	Cullen/Frost Bankers, Inc., San Antonio, Tex. Frost National Bank, San Antonio	3,013,111,000	2,467,414,067	109	+ 5	2,441,744,000	1,956,873,324	11	0
105	Bancorp Hawaii, Inc., Honolulu Bank of Hawaii, Honolulu	2,971,295,000	2,787,139,000	97		2,628,460,000	2,364,474,000	1	69
106	Marshall & Ilsley Corp., Milwaukee, Wis. M&I Marshall & Ilsley Bank, Milwaukee	2,871,637,000	2,627,649,000	100		1,902,046,000	1,794,631,000	26	14
107	First Kentucky National Corp., Louisville First National Bank of Louisville	2,853,198,000	2,726,637,000	99		1,975,717,000	1,899,704,000	2	45
108	Central Bancorporation, Inc., Cincinnati Central Trust Co. NA, Cincinnati	2,833,198,000	2,433,113,000	111	+ 3	2,076,447,000	1,850,119,000	8	117
109	Key Banks, Inc., Albany, N.Y. Key Bank NA, Albany	2,794,718,000	2,500,250,000	108		2,325,153,000	2,005,322,000	6	173
110	First & Merchants Corp., Richmond First & Merchants National Bank, Richmond	2,794,355,000	2,550,867,000	107		2,194,958,000	1,987,917,000	1	144
111	Centran Corp., Cleveland Central National Bank, Cleveland	2,761,693,000	3,013,725,000	87		2,036,132,000	2,107,354,000	6	93
112	Boatmen's Bancshares, Inc., St. Louis, Mo. Boatmen's National Bank, St. Louis	2,757,872,000	2,354,742,000	113	+ 1	1,842,771,000	1,571,703,000	17	0
113	United Missouri Bancshares, Inc., Kansas City, Mo. United Missouri Bank of Kansas City NA	2,718,799,000	2,306,115,000	117	+ 4	1,781,023,000	1,566,739,000	24	0
114	Indiana National Corp., Indianapolis Indiana National Bank, Indianapolis	2,702,229,000	2,558,038,000	106		1,781,006,000	1,801,737,000	1	56
115	Central Bancshares of the South, Inc., Birmingham, Ala. Central Bank of the South, Birmingham	2,657,520,000	2,350,995,000	115		1,991,433,000	1,823,374,000	2	85
116	First American Bankshares, Washington, D.C. First American Bank of Virginia, McLean	2,657,104,826	2,626,670,000	101		2,172,296,264	2,200,887,000	12	155
117	First American Corp., Nashville, Tenn. First American Bank of Nashville NA	2,586,512,000	1,963,814,000	137	+ 20	2,003,612,000	1,562,398,000	10	76
118	Lloyds First Western Corp., Wilmington, Del. Lloyds Bank California, Los Angeles	2,574,970,000	.....	...		2,117,300,000	N.A.	1	102
119	First United Bancorporation, Inc., Fort Worth, Tex. First National Bank, Fort Worth	2,552,607,000	2,440,327,000	110		1,893,786,000	1,898,293,000	15	0
120	Atlantic Bancorporation, Jacksonville, Fla. Atlantic National Bank of Florida, Jacksonville	2,534,606,000	2,323,257,000	116		2,001,688,000	1,689,844,000	4	99
121	Central Fidelity Banks Inc., Richmond Central Fidelity Bank NA, Lynchburg	2,532,764,000	2,115,175,000	126	+ 5	2,005,316,000	1,590,557,000	1	1
122	First Florida Banks, Inc., Tampa First National Bank of Tampa	2,501,933,000	2,354,737,000	114		2,002,764,000	1,869,385,000	12	59
123	American Bancorp, Reading, Pa. American Bank & Trust Co., Reading	2,471,186,000	2,051,690,000	129	+ 6	2,099,679,000	1,754,301,000	1	83
124	National Central Financial Corp., Lancaster, Pa. Hamilton Bank, Lancaster, Pa.	2,459,477,000	2,165,954,000	124		1,689,009,000	1,558,930,000	1	64
125	Equitable Bancorporation, Baltimore Equitable Bank NA, Baltimore	2,457,505,000	2,110,631,000	127	+ 2	1,929,481,000	1,742,872,000	3	130
126	SouthTrust Corp., Birmingham, Ala. Birmingham Trust National Bank	2,441,447,000	2,060,696,000	128	+ 2	1,811,240,000	1,583,465,000	16	1
127	Citizens Fidelity Corp., Louisville, Ky. Citizens Fidelity Bank & Trust Co., Louisville	2,407,405,000	2,285,226,000	118		1,584,802,000	1,528,797,000	1	41
128	Colorado National Bankshares, Inc., Denver Colorado National Bank, Denver	2,406,374,000	1,630,834,860	149	+ 21	1,671,657,000	1,199,974,187	21	0
129	Chartercorp, Kansas City, Mo. First National Bank, Kansas City	2,390,547,000	2,247,034,000	120		1,825,919,000	1,671,627,000	25	21
130	First Hawaiian, Inc., Honolulu First Hawaiian Bank, Honolulu	2,384,029,000	2,147,129,000	125		2,043,828,000	1,835,082,000	1	47
131	Moore Financial Group Inc., Boise, Idaho Idaho First National Bank, Boise	2,361,435,000	2,016,555,000	132	+ 1	1,810,605,000	1,582,101,000	1	72
132	Old Kent Financial Corp., Grands Rapids, Mich. Old Kent Bank & Trust Co., Grand Rapids	2,352,659,000	2,237,060,000	121		1,958,522,000	1,835,396,000	13	98
133	Liberty National Corp., Oklahoma City Liberty National Bank & Trust Co., Oklahoma City	2,346,266,000	2,266,440,840	119		1,701,196,000	1,736,113,354	1	0
134	Marine Corporation, Milwaukee, Wis. Marine Bank NA, Milwaukee	2,340,873,000	2,030,947,000	131		1,807,502,000	1,587,575,000	17	40
135	Arizona BancWest Corp., Phoenix(e) Arizona Bank, Phoenix	2,337,245,710	.....	...		1,969,570,666	N.A.	1	94
136	Continental Bancorp, Inc., Philadelphia(e) Continental Bank, Norristown	2,300,148,000	2,040,000,000	...		1,977,921,000	1,730,000,000	1	66
137	Commerce Union Bancorp, Nashville, Tenn. Commerce Union Bank, Nashville	2,288,671,216	2,187,267,636	123		1,793,204,196	1,688,865,809	12	74
138	U.S. Trust Corp., New York United States Trust Co., New York	2,255,520,000	2,199,280,000	122		1,667,064,000	1,663,986,000	1	3
139	First National Cincinnati Corp. First National Bank, Cincinnati	2,238,886,000	2,000,047,000	134		1,445,541,000	1,290,707,000	8	63
140	Zions Utah Bancorporation, Salt Lake City, Utah Zions First National Bank, Salt Lake City	2,213,581,000	2,011,028,000	133		1,740,770,000	1,587,655,000	1	62
141	Schroders, Inc., New York J. Henry Schroder Bank & Trust Co., New York	2,211,241,000	2,393,408,000	112		1,737,531,000	1,813,290,000	1	1
142	Old Stone Corp., Providence, R.I. Old Stone Bank, Providence	2,133,217,000	1,902,875,000	139		1,683,223,000	1,499,361,000	1	1
143	Northwestern Financial Corp., North Wilkesboro, N.C. Northwestern Bank, North Wilkesboro	2,116,719,000	1,996,741,000	135		1,736,913,000	1,631,884,000	1	184
144	Suburban Bancorporation, Bethesda, Md. Suburban Bank, Bethesda	2,100,000,000	1,657,982,562	147	+ 3	1,700,000,000	1,302,892,471	3	76
145	South Carolina National Corp., Columbia South Carolina National Bank, Columbia	2,074,087,000	1,789,964,000	144		1,464,774,000	1,310,747,000	1	134
146	Deposit Guaranty Corp., Jackson, Miss. Deposit Guaranty National Bank, Jackson	2,073,295,000	1,851,707,062	141		1,383,793,000	1,288,681,888	1	65
147	Affiliated Bankshares of Colorado, Inc., Boulder First National Bank of Ccolorado Springs	2,058,184,273	1,837,721,079	143		1,723,984,154	1,542,089,704	29	0
148	Whitney Holding Corp., New Orleans, La. Whitney National Bank, New Orleans	2,046,996,321	1,977,767,582	136		1,568,075,482	1,496,809,891	1	14
149	First Virginia Banks, Inc., Falls Church First Virginia Bank-Falls Church	2,016,103,000	1,712,899,000	145		1,775,542,000	1,510,682,000	18	188
150	Peoples Ban Corp., Seattle Peoples National Bank, Seattle	2,005,262,000	1,696,630,000	...		1,494,163,000	1,302,582,000	1	192

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151	Merchants National Corp., Indianapolis Merchants National Bank & Trust Co., Indianapolis	1,981,320,673	1,849,164,405	142		1,320,156,289	1,239,761,928	1	46
152	First Empire State Corp., Buffalo, N.Y. Manufacturers & Traders Trust Co., Buffalo	1,946,894,000	1,893,495,000	140		1,566,404,000	1,524,178,000	2	60
153	Hospital Trust Corp., Providence, R.I. Rhode Island Hospital National Bank, Providence	1,930,000,000	1,925,000,000	138		1,419,000,000	1,241,000,000	3	48
154	City National Corp., Beverly Hills, Calif. City National Bank, Beverly Hills	1,859,188,000	1,650,866,000	148		1,507,535,000	1,274,787,000	1	24
155	National Bancshares Corp. of Texas, San Antonio National Bank of Commerce, San Antonio	1,785,183,000	1,450,000,000	160	+ 5	1,474,112,000	1,190,000,000	14	0
156	First New Mexico Bankshare Corp., Albuquerque Albuquerque National Bank	1,774,019,000	1,577,388,000	152		1,532,429,000	1,336,222,000	11	69
157	Central Bancorporation, Inc., Denver Central Bank of Denver	1,732,431,687	1,459,189,000	159	+ 2	1,370,043,694	1,198,310,000	19	0
158	Hawkeye Bancorporation, Des Moines, Iowa Capital City State Bank, Des Moines	1,729,261,000	1,411,923,000	163	+ 5	1,419,684,000	1,142,685,000	34	89
159	Mercantile Bankshares Corp., Baltimore Mercantile-Safe Deposit & Trust Co., Baltimore	1,729,206,000	1,513,954,000	154		1,421,423,000	1,249,327,000	15	100
160	Fifth Third Bancorp, Cincinnati Fifth Third Bank, Cincinnati	1,720,875,000	1,428,237,000	162	+ 2	1,061,619,000	911,956,000	6	51
161	Union Trust Bancorp., Baltimore Union Trust Co. of Maryland, Baltimore	1,720,677,000	1,504,135,000	155		1,187,226,000	1,082,343,000	1	82
162	Heritage Bancorporation, Jamesburg, N.J. Heritage Bank NA, Jamesburg	1,713,248,000	1,570,633,000	153		1,438,157,000	1,329,018,000	2	91
163	Toledo Trustcorp, Inc., Ohio Toledo Trust Co., Ohio	1,708,682,169	1,357,538,694	167	+ 4	1,262,182,374	976,132,403	5	84
164	First Citizens Corp., Raleigh, N.C.(e) First-Citizens Bank & Trust Co., Raleigh, N.C.	1,655,305,842	1,514,545,697	...		1,420,826,344	1,320,219,270	1	245
165	Security New York State Corp., Rochester Security Trust Co., Rochester	1,644,194,000	1,459,212,000	158		1,361,747,000	1,128,767,000	9	81
166	Citizens & Southern Corp., Columbia, S.C. Citizens & Southern National Bank, Charleston	1,637,625,000	1,253,675,000	174	+ 8	1,290,373,000	964,241,000	1	110
167	Banks of Iowa, Inc., Cedar Rapids Merchants National Bank, Cedar Rapids	1,607,849,397	1,546,252,000	...		1,269,440,749	1,169,352,000	11	26
168	Winters National Corp., Dayton, Ohio Winters National Bank & Trust Co., Dayton	1,597,666,000	1,609,652,000	150		1,260,489,000	1,189,157,000	4	70
169	General Bancshares Corp., St. Louis, Mo. Bank of St. Louis	1,586,357,000	1,289,785,000	171	+ 2	1,260,439,000	1,042,575,000	13	0
170	Union Planters Corp., Memphis, Tenn. Union Planters National Bank, Memphis	1,581,757,000	1,370,681,643	166		1,044,007,000	898,437,715	3	39
171	Imperial Bancorp., Los Angeles Imperial Bank, Los Angeles	1,566,765,000	1,397,317,000	164		1,362,291,000	1,172,761,000	1	20
172	Landmark Banking Corp., Fort Lauderdale, Fla. Landmark First National Bank, Fort Lauderdale	1,565,914,136	1,379,038,012	165		1,234,311,857	1,085,111,394	5	39
173	Old National Bancorporation, Spokane, Wash. Old National Bank of Washington, Spokane	1,543,494,000	1,608,606,000	151		1,149,718,000	1,098,838,000	2	79
174	Horizon Bancorp., Morristown, N.J. American National Bank & Trust, Morristown	1,529,205,000	1,351,276,000	168		1,224,782,000	1,055,530,000	5	76
175	BancOklahoma Corp., Tulsa Bank of Oklahoma NA, Tulsa	1,526,603,000	1,471,746,000	156		1,153,326,000	1,121,020,000	1	0
176	Ellis Banking Corp., Bradenton, Fla. Ellis Bank & Trust Co., Sarasota	1,507,250,133	1,227,921,083	...		1,322,281,851	1,063,930,375	18	47
177	BancTexas Group, Inc., Dallas National Bank of Commerce, Dallas	1,500,000,000	1,006,635,000	...		N.A.	824,233,000	1	1
178	Union National Corp., Mount Lebanon, Pa.(e) Union National Bank, Pittsburgh	1,494,425,000	.....	...		1,304,327,000	N.A.	1	53
179	Southwest Florida Banks, Inc., Fort Myers, Fla. First National Bank, Fort Myers	1,489,522,000	1,273,963,000	172		1,288,903,000	1,099,466,000	16	51
180	Bank South Corp., Atlanta Bank of the South NA, Atlanta	1,464,907,000	1,315,749,000	170		936,929,000	910,752,000	4	47
181	First Capital Corp., Jackson, Miss. First National Bank, Jackson	1,442,412,798	1,430,582,000	161		1,145,350,399	1,133,481,000	1	47
182	Liberty United Bancorp., Inc., Louisville, Ky. Liberty National Bank & Trust Co., Louisville	1,442,014,000	1,072,335,000	...		1,040,369,000	763,884,000	1	61
183	First Jersey National Corp, Jersey City, N.J. First Jersey National Bank, Jersey City	1,440,945,533	1,107,222,000	...		1,182,248,040	917,645,000	4	52
184	Northeast Bancorp., Inc., New Haven, Conn. Union Trust Co., Stamford	1,389,341,000	1,242,215,000	...		1,177,567,000	1,042,665,000	1	57
185	First Railroad & Banking Co., Augusta, Ga. Georgia Railroad & Bank & Trust Co., Augusta	1,382,712,000	791,323,000	...		1,061,127,000	638,137,000	7	57
186	First Bankshares Corp. of South Carolina, Columbia First National Bank, Columbia	1,376,043,000	1,095,305,000	...		1,059,317,000	824,400,000	1	95
187	First Bancorporation of Ohio, Akron First National Bank, Akron	1,374,248,000	1,199,372,000	...		1,156,898,000	980,417,000	3	53
188	Branch Corp., Wilson, N.C. Branch Banking & Trust Co., Wilson	1,368,222,000	1,132,196,000	...		1,163,809,000	965,338,000	1	119
189	New Jersey National Corp., Trenton New Jersey National Bank, Trenton	1,364,967,000	1,255,049,603	173		1,140,354,000	1,009,140,125	1	52
190	First Commerce Corp., New Orleans, La. First National Bank of Commerce, New Orleans	1,357,599,000	1,252,400,000	175		935,202,000	850,830,000	1	14
191	Orbanco Financial Services Corp., Portland, Ore. Oregon Bank, Portland	1,355,036,000	1,463,503,000	157		823,145,000	827,468,000	4	1
192	Dauphin Deposit Corp., Harrisburg, Pa. Dauphin Deposit Bank & Trust Co., Harrisburg	1,347,394,000	825,519,000	...		1,107,463,000	655,812,000	1	49
193	First Tulsa Bancorporation, Inc., Okla. First National Bank & Trust Co., Tulsa	1,314,361,000	1,339,569,000	169		1,024,897,000	990,634,000	1	0
194	Hibernia Corp., New Orleans, La. Hibernia National Bank, New Orleans	1,311,332,000	1,187,779,000	...		967,431,000	896,797,000	1	16
195	Otto Bremer Foundation, St. Paul, Minn. First American National Bank, St. Cloud, Minn.	1,303,922,000	1,187,321,000	...		1,066,361,000	1,029,584,000	29	22
196	Greater Jersey Bancorp., West Paterson, N.J. New Jersey Bank NA, West Patterson	1,299,816,458	1,128,225,986	...		953,901,176	841,616,605	2	41
197	Pan American Bancshares, Inc., Miami Pan American Bank NA, Miami	1,266,185,000	968,127,000	...		1,020,673,000	777,355,000	7	45
198	Commonwealth National Financial Corp., Harrisburg, Pa.(e) Commonwealth National Bank, Harrisburg	1,264,072,000	1,107,978,000	...		924,616,000	911,760,000	1	47
199	Colonial Bancorp., Inc., Waterbury, Conn. Colonial Bank, Waterbury	1,262,478,000	1,252,261,489	...		1,026,865,000	996,526,300	1	62
200	La Salle National Corp., Chicago La Salle National Bank, Chicago	1,249,785,000	1,369,981,000	...		861,691,000	884,149,000	1	0

(a)—Where a holding company has more than one bank, only the top bank is shown. (b)—Includes all consolidated subsidiaries. c)—May not be comparable with following year because of acquisition, etc. (e)—Became a bank holding company in 1982. 1981 data is for bank. (f)—Data are for bank only. (l)—Number of banks includes only domestic banks controlled, according to definitions of Bank Holding Co. Act. Branches are domestic only. (r)—Based on revised data. Rank that company would have had if revised figures had been available.

NOTE

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